

CHOICES
*Connecticut program for
Health insurance assistance,
Outreach, Information, Counseling,
& Eligibility Screening
1-800-994-9422*

Original Medicare and Supplemental Options

With

- **Overview of Medicare**
- **Supplemental Insurance: “Medigap”**
- **Special Low-Income Programs**
for Medicare Beneficiaries living in Connecticut

February, 2006

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A cooperative program of the State of Connecticut Department of Social Services, the Area Agencies on Aging, and the Center for Medicare Advocacy that provides Connecticut residents with direction to benefit and support programs dealing with aging concerns.

**Department of Social Services: Bureau of Aging, Social Work and Community Services
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NOTE: The information in this booklet was provided in part by the Center for Medicare Advocacy. The rates and services are accurate to the extent available to **CHOICES** as of February, 2006. For more comprehensive information or clarification regarding an individual plan, product, or program, please contact the company or agency directly at the telephone number listed in this booklet. For additional information on Medicare issues, including the Medicare Rx, Medicare Advantage, and Medicare Savings Programs, and other health insurance issues generally, you can call the **CHOICES** health insurance counselor at your regional Area Agency on Aging (1-800-994-9422). **CHOICES** counselors do not sell or market insurance. They provide the necessary information and assistance to enable you to make your own health insurance choices. CHOICES publications can also be found on the Department of Social Services, Aging Services web site at www.ct.gov/agingservices

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Medicare Overview

Medicare is the national health insurance program, which began in 1965, for older adults and people with disabilities. Medicare is available to all Social Security recipients who are aged 65 years or older and to those who are permanently disabled and have received Social Security benefits for at least 24 months. In addition, individuals receiving railroad retirement benefits and individuals with end stage renal disease are eligible to receive Medicare benefits.

Eligibility for Medicare is not based on the individual's financial status. Income and assets are not a consideration in determining eligibility for Medicare, and benefit payments are the same for all who qualify, regardless of their income.

Choices are available in how you get your Medicare coverage, depending where you live:

- 1) Original Medicare (available to all Medicare beneficiaries); and
- 2) Medicare Advantage plans: HMOs and PPOs (available in some counties only).

Coverage under Medicare is similar to that provided by private health insurance companies. Like health insurance, Medicare pays a portion of the cost of medical care, but not all. Often, deductibles and co-insurance (partial payment of initial and subsequent costs) are required of the beneficiary.

***As a result of Medicare reform legislation, information in this booklet may change in the coming months. For updates and further information contact your regional CHOICES counselor at 1-800-994-9422.**

➔ What Does Original Medicare Cover?

Original Medicare helps pay for certain health care that is medically necessary to treat or diagnose an illness or injury. It only pays for some preventive services, and does not pay for eyeglasses, hearing aids, or for convenience items such as private rooms or private duty nurses.

Original Medicare has two coverage components, Part A and Part B. Part A covers inpatient hospital care, hospice care, some short-term inpatient care in a skilled nursing facility, and home health care services. Part B covers medical care and services provided by doctors and other medical practitioners, durable medical equipment, and some outpatient care and home health care services. Contrary to what many people think, Medicare does not pay for long

term nursing home care. Beginning on January 1st, 2006, Medicare will be starting a new prescription drug benefit (Medicare Rx), please see page 5 for more information.

➔ Does Medicare Cost Anything?

Most beneficiaries do not pay a premium for Part A coverage. It is financed largely through federal payroll taxes paid into the Medicare Trust Fund by employers and employees. People who qualify for Social Security retirement benefits, or for disability benefits for 24 months, also qualify for Part A, and do not have to pay a premium for it. Individuals who have not accumulated enough Social Security credit may choose to purchase Part A by paying a monthly premium after they turn 65. If a person has less than 30 quarters of coverage, they do not receive premium-free Part A coverage. In 2006 the Medicare Part A monthly premium is \$393.00.

Part B is financed by monthly premiums which are paid by all beneficiaries who choose this coverage, and by general revenues from the federal government. The monthly premium for Part B is \$88.50 in 2006. Individuals who are automatically eligible for Part A will also be enrolled in Part B unless they inform Social Security that they do not want to be enrolled.

In addition, beneficiaries share the cost of Medicare through co-payments and deductibles that are required for many of the services covered under both Part A and B. Beneficiaries must pay an annual Part B deductible of \$124.00 in 2006. The Part B deductible will increase on January 1st of each year.

➔ What Hospital Costs Will Original Medicare Cover?

Medicare Part A pays the full cost of up to 60 days of necessary hospital care during each benefit period after the individual has met a deductible payment. The deductible is \$952.00 in 2006. If the individual needs more than 60 days of hospital care Medicare pays part of the care and the individual must cover the rest.

Hospital Coverage and Cost Sharing for 2006

Deductible:	\$952 for each benefit period
Days 1 - 60:	\$0 co-insurance payment
Days 61 - 90:	\$238 a day co-insurance payment
Days 91 - 150:	\$476 a day co-insurance payment

➔ What Preventive Services does Original Medicare Help Cover?

While Medicare usually only pays if health care is needed to treat or diagnose an illness or injury, there are a number of specific preventive services covered by Medicare. Recently Congress has expanded the preventive services covered by Medicare. Currently they include the following:

- ⇒ Flu Shots & Pneumonia Vaccines;
- ⇒ Annual Screening Mammograms, Pap Smears and Pelvic Exams;
- ⇒ Colorectal Cancer Screening and Prostate Cancer Screening;
- ⇒ Diabetic Testing Strips and Self Management Training;
- ⇒ Glaucoma screening for certain individuals;
- ⇒ Bone mass density tests for certain individuals;
- ⇒ One physical within the first 6 months of enrolling in Medicare Part B;
- ⇒ Blood tests to screen for cardiovascular disease;
- ⇒ Diabetes screening for individuals at high-risk.

➔ Will Original Medicare Pay for Long Term Nursing Home Care?

No, Medicare generally does not pay for long term care in a nursing home. However, Medicare does cover a limited amount of short-term skilled nursing home care. The coverage is available under Part A. Coverage is only available for up to 100 days of care per benefit period, and only if the individual was first in a Medicare-covered hospital stay for at least 3 consecutive days and receives daily skilled nursing five days a week or therapy in the nursing home. If coverage is available, coverage is for all services; there is no deductible, but there is a daily co-insurance payment due from the beneficiary after the 20th day of a covered nursing home stay.

Nursing Home Coverage and Cost Sharing for 2006

Deductible:	\$0
Days 1 - 20:	\$0 co-insurance payment
Days 21 - 100:	\$119.00 a day co-insurance payment due

➔ What Home Health Costs Will Original Medicare Cover?

Medicare covers home health care under both Parts A and B. Coverage is available as long as the individual cannot leave home without assistance or a taxing effort; this is called the “homebound” requirement. The individual must also need intermittent skilled nursing or physical therapy to get coverage. If coverage is available, Medicare pays for these services

and also for occupational therapy, home health aides, medical social services, and supplies.

Note: There is no deductible or co-insurance for home health care.

➔ What Physician Services Does Original Medicare Cover?

Physician services are covered under Medicare Part B. Most of the cost of going to your doctor when you are sick is covered by Medicare but Medicare generally does not cover “routine physicals” or “check ups.” When coverage is available, Medicare covers 80% of the Medicare approved charge for the doctor’s services and the individual is responsible for the remaining 20%. In Connecticut most doctors accept this Medicare approved charge and, therefore, cannot bill the individual any more than the 20% of this Medicare rate. This is known as the doctor “accepting assignment.”

➔ What Equipment and Supplies Does Original Medicare Cover?

Durable Medical Equipment (DME) includes, but is not limited to, the following items: canes, crutches, walkers, blood glucose monitors, ventilators, wheelchairs, patient lifts, hospital beds and accessories, home oxygen equipment and supplies. Certain diabetic supplies are also covered through the Medicare program, such as blood glucose test strips and lancets for people with diabetes.

➔ What Prescription Drug Costs Does Original Medicare Cover?

Generally the only Medicare coverage for prescription drugs under Parts A & B is for prescription drugs which must be provided in the hospital, nursing home, or in the doctor’s office. Some chemotherapy is also covered. Some Medicare Advantage plans (HMO’s, PPO’s & PFFS’s) do offer prescription coverage under the new Medicare Rx benefit.

Although original Medicare will continue to only offer limited prescription drug coverage, beneficiaries do have other coverage options available to them through add-ons to the Medicare program. In December, 2003 President Bush signed into law the *Medicare Prescription Drug, Improvement and Modernization Act of 2003* (MMA) which has resulted in the most significant changes to the Medicare program since its inception. Beginning January 1, 2006 beneficiaries are able to purchase prescription drug coverage by electing to enroll in the new Medicare prescription drug program, Medicare Rx.

NEW ! Medicare Prescription Drug Coverage – Medicare Rx

1. What is Medicare prescription drug coverage? Medicare prescription drug coverage is a new program that pays for prescription drugs, insulin and insulin supplies, and “stop-smoking” drugs for people who have Medicare. It started on January 1, 2006. It’s also known as “Medicare Rx” and “Medicare Part D.”

Medicare doesn’t administer the new program directly. Instead, it contracts with private companies to provide the coverage. In Connecticut, there are 17 stand-alone Prescription Drug Plans (PDPs), and four Medicare Advantage plans (HMO or PPO) that offer Medicare prescription drug coverage. (Medicare Advantage plans that cover prescription drugs are sometimes called MA-PDs.) Most of these companies, in turn, offer several plans with different levels of coverage and costs. In addition, some employers may “wrap around” the new program to offer coverage through their retirement health plans.

You need to enroll in one of these plans to have Medicare prescription drug coverage. The plan you join will give you a member card that you can use at participating pharmacies. Some plans also allow members to get their prescriptions through the mail.

2. Do I have to apply for Medicare prescription drug coverage or will I get it automatically because I’m on Medicare? Most people need to take action and enroll in a plan to get Medicare prescription drug coverage. But if you are on ConnPACE, Medicaid (Title 19), or Supplemental Security Income (SSI), or if the State pays your Part B premiums through a Medicare Savings Program (QMB, SLMB or ALMB), you will be automatically enrolled into a Medicare prescription drug plan if you do not select a plan on your own.

If you have both Medicare and Medicaid you have already been enrolled into a Medicare Rx plan by Medicare. You should have received a letter in the fall of 2005 telling you the plan that was selected for you. Your coverage with this plan began on January 1, 2006. If you do not like the plan that you have been enrolled into you may change plans once per month. The change will be effective on the first day of the following month.

3. What drugs will Medicare cover? Each Medicare-approved plan offers its own selection of covered drugs, called a “formulary.” Formularies vary from plan to plan. *Before deciding on a plan you should carefully review its formulary to be sure that it covers all of the medications that you take.*

Medicare will cover most outpatient prescription drugs, insulin and insulin supplies, and

“stop-smoking” drugs. Medicare-approved plans offer a choice of at least two drugs in each of 146 categories of drugs. Each Medicare-approved plan also includes in its formulary all drugs in the following six categories of drugs: anti-depressants, anti-psychotics, anti-convulsants, anti-cancer, immuno-suppressants and HIV/AIDS.

Some drugs are excluded, i.e., Medicare won’t cover them. These include barbiturates, benzodiazepines, drugs for weight loss or gain, over-the-counter drugs and drugs that are covered by Medicare Part A or Part B. *(NOTE: a few plans cover some of the excluded drugs as an enhanced benefit for additional cost. Also, Medicaid and ConnPACE will cover some of these drugs for their members.)*

4. How does the Medicare prescription drug “standard benefit” work? You may pay a monthly premium. The premium can be deducted from your Social Security check, or the plan can debit your bank account each month, or you can pay the plan directly.

PDP premiums in Connecticut range from less than \$8/month to a high of about \$65/month; most are under \$40. MA-PD prescription premiums range from \$0 to about \$30 a month. Some plans have annual deductibles and all plans have co-pays or co-insurance (amounts you are responsible to pay for each prescription). Most plans have “tiered” co-pays, i.e., the co-pay amount varies with the type of drug. (Tier 1 = generic drugs; Tier 2 = preferred brand; Tier 3 = brand; Tier 4 = specialty drugs.) *NOTE: People with limited income and assets may qualify for “Extra Help” to pay for premiums, deductibles, co-pays and co-insurance. Ask your CHOICES counselor for the “Extra Help” Q&A Guide.*

Different plans offer different benefits, but in general the standard benefit will work as follows:

- There may be an annual deductible. In 2006, the deductible cannot exceed **\$250** per year. Some plans do not have any deductible and others have a reduced deductible. If your plan has a deductible you will need to pay this amount before your coverage begins.
- After you have met your deductible, you enter the “Initial Benefit Period.” Medicare pays 75% of each prescription and you pay 25% for the next \$2,000 in drug costs. The most you will pay during the Initial Benefit Period is **\$500** (25% of \$2,000). The next period is a coverage gap sometimes called the “donut hole.” If your chosen plan has a coverage gap, you will pay 100% of all prescriptions until you have spent another **\$2,850** out-of-pocket. (A few plans pay for drugs during the coverage gap.)

- Once you have spent a total of **\$3,600 (\$250 + \$500 + \$2,850)** in allowable “true out-of-pocket costs,” “TrOOP”) you will be eligible for “Catastrophic Coverage.” For the remainder of the year, Medicare will pay 95% of your prescription drug costs and you will pay only 5% of each prescription, or a \$2 or \$5 co-pay, whichever is greater.

IMPORTANT! *Different plans offer variations around this standard benefit. For example, about half the plans have zero deductibles. Also, a small number of plans offer some coverage during the donut hole.*

The table on the next page shows how the Medicare prescription drug standard benefit works. Different plans may offer variations around this basic package.

Coverage	If your drugs cost ...	Medicare pays ...	and you pay...	therefore, your out-of-pocket costs are ...
Deductible (you pay this amount before your Medicare coverage begins)	\$ 0 - \$250	0	100%	\$250
Initial Benefit Period (annual basic coverage)	\$251 - \$2250	75%	25%	\$500 (25% of \$2000)
Coverage Gap (no coverage during this period – the “donut hole”)	\$ 2250 - \$5100	0	100%	\$2850 (\$5100 – \$2250)
Total				\$3600 (\$250 + \$500 + \$2850)
Catastrophic Benefit (if your drug cost exceed \$5100 per year, i.e., you have paid \$3,600 out of pocket)	Over \$5100	95%	5%* *(or \$2 or \$5 co-pays, whichever is greater)	*5% of your drug costs that exceed \$5100

5. What are allowable out-of-pocket costs? As described above, once you have spent \$3,600 in allowable out-of-pocket costs, you will have met your TrOOP requirement and you will qualify for Catastrophic Coverage. For the rest of the year, Medicare will pay 95% of your prescription drug costs. **It is important to know that only certain payments count toward meeting the \$3,600 TrOOP requirement.**

Payments that you make (or payments made by your family or by a charitable group) for drugs that are on your plan's formulary count toward meeting the \$3,600. (For ConnPACE members, payments made by ConnPACE, in addition to payments made by the ConnPACE member, also count toward the \$3,600.)

Premium payments, payments made by Medicare or other insurance payments made for drugs that are not on your plan's formulary, and payments for drugs purchased in Canada, do NOT count toward the \$3,600 TrOOP requirement.

6. Can I get help to pay for Medicare prescription drug coverage? If your countable income is below \$14,355 (single) or \$19,245 (couple), and your countable assets (not including your house, car or certain types of savings) are below \$10,000 (single) or \$20,000 (couple), you may qualify for Extra Help to pay for Medicare prescription drug coverage – up to \$2,100 in Extra Help. This Extra Help will take the form of reduced premiums, deductibles and co-pays.

During the summer of 2005, some people received an application for “Extra Help” in the mail from the Social Security Administration (SSA). ***If you didn't get an application but think you may qualify for Extra Help, call SSA at 1-800-772-1213.*** TTY users should call 1-800-325-0778. You can also visit www.socialsecurity.gov on the web, or you can call CHOICES (1-800-994-9422) for assistance.

<p>Important! You <u>didn't</u> receive an Extra Help application if you were on Medicaid, SSI, or a Medicare Savings Program. That's because you automatically qualify for Extra Help and did not need to apply. Medicare has enrolled you in the Extra Help. You should have received a letter explaining the benefits that you will receive. For more information please contact CHOICES at 1-800-994-9422.</p>

7. What if the cost of Medicare prescription drug coverage is more than I pay now for prescription drugs? If you now take only a small number of medications, or you have another form of prescription insurance, your current costs may be less than they would be under the standard Medicare prescription drug benefit. You still need to consider Medicare prescription drug coverage because:

- Your existing prescription insurance may change or cease to offer drug coverage once the Medicare prescription drug program begins.
- You may need additional, more expensive medications in the future.
- You may have to pay a higher premium if you don't enroll when you are first eligible.
- You may also have a waiting period for coverage if you don't enroll when you are first eligible.

8. When will I pay a higher premium? If you don't have any prescription insurance, or if your insurance is not "creditable" (meaning your coverage is, on average, not as good as Medicare prescription drug coverage), you will pay higher premium amounts if you enroll after the initial open enrollment period. Your premium will be 1% higher for each month you could have enrolled in a Medicare prescription drug plan but did not. The 1% penalty is based on the national average monthly premium and it is a lifetime penalty. For example, if the national average premium is \$30 per month, and you wait 8 months to join a plan, your penalty would be \$2.40 each month ($.01 \times \30×8 months). This amount would be added permanently to the premium of your chosen plan.

If you decline Medicare prescription drug coverage because you have existing insurance that offers "creditable coverage" you will not have to pay a higher premium if you decide not to enroll right away. However, if you lose that creditable coverage you must select and enroll in a Medicare prescription drug plan within 63 days in order to avoid a higher premium and a possible waiting period for coverage.

During the fall of 2005, all insurers, including employer or union sponsored retirement health plans, should have sent notices to their members indicating whether their coverage is creditable. Note: Most "Medigap" policies are NOT considered creditable. VA, TRICARE, Federal Employee Health Benefits (FEHB), and State of Connecticut retiree policies, are considered creditable.

9. When can I enroll in a Medicare prescription drug plan? You can enroll during the initial enrollment period of November 15, 2005 – May 15, 2006.

If you enrolled before December 31, 2005, coverage began on January 1, 2006. If you enroll on or after January 1, 2006, coverage will begin on the first day of the following month. For example, if you apply in January of 2006 coverage will begin on February 1, 2006.

10. Can I change plans? Yes, under these circumstances:

- If you enrolled in a PDP before December 31st then you may change one time between January 1 and May 15, 2006. For the rest of 2006, and in future years, you may change only during the annual open enrollment period (November 15th - December 31st of each year).
- If you enrolled between January 1st and May 15th, 2006, you may change plans one time between the date you enrolled and May 15th, 2006.
- You may also change plans if you qualify for a Special Enrollment Period (SEP). Ask CHOICES for more information about Special Enrollment Periods.
- If you enroll in a Medicare Advantage (HMO or PPO) you can change one time between January 1 – June 1, 2006. In future years you can change one time between January 1 – March 31 of each year.

NOTE: People on Medicaid, a Medicare Savings Program (QMB, SLMB or ALMB), or Extra Help may be able to switch more often. Ask CHOICES for more information.

11. How do I choose a Medicare prescription drug plan? You may be receiving information from many sources, including Medicare and various plans that offer coverage in your area. You need to study this information and ask the following questions at a minimum:

- Do you live in the plan's service area?
- How much is the monthly premium?
- Are the medications that you take now offered on the plan's selection of drugs?
- Are there different co-pay amounts for different drugs?
- Is the plan accepted at the retail or mail order pharmacy that you use?

If you spend part of the year in another state, you may want to consider one of the national plans with a wider preferred provider network. Please refer to the CHOICES Enrollment Guide for more information about choosing a plan, and detailed information about the plans themselves.

12. What if I have other prescription drug insurance?

- If you have a Medicare Prescription Drug Discount Card you can use it right up to the time you enroll in a plan. It will automatically expire the day before your Medicare prescription drug coverage begins, or May 15, 2006, whichever comes first. You don't need to do anything to cancel it.

- If you have a Medigap supplemental insurance plan, or if you belong to a Medicare Advantage Plan (a Medicare HMO or PPO), you should have received a Notice of Creditable Coverage from the plan telling you how your coverage is affected by the new Medicare prescription drug program that began on January 1, 2006.
- If you have VA or TRICARE (military insurance), or if you have coverage through an employer or union, you also should have received a Notice of Creditable Coverage. Your plan should have told you whether it is creditable and how it coordinates benefits with the new Medicare prescription drug benefit.
- If you are on Medicaid, SSI, or a Medicare Savings Program (QMB, SLMB or ALMB), Medicare will become the primary payer for your prescription drugs. You should have received information from Medicare that told you how the Medicare prescription drug benefit will work for you. You will be automatically enrolled for Extra Help. Also, if you do not select a Medicare prescription drug plan, one will be selected for you. If you are on Medicaid Medicare has already enrolled you in a plan. You should have received a letter informing you of the selection. Ask CHOICES for more information.
- If you are on ConnPACE, Medicare will become the primary payer for your prescription drugs. *You will still have ConnPACE, but you will be required to apply for the Medicare prescription drug program so that ConnPACE can coordinate your benefits with Medicare.* If you do not select a plan on your own ConnPACE will choose one for you. If your income is under \$14,355 (single) or \$19,245 (couple), you will also be required to apply for the Extra Help. You should have received a letter from ConnPACE during the fall of 2005 telling you what to expect after January 1, 2006. You will continue to receive information directly from ConnPACE in the future. You can also ask CHOICES.

13. What happens next?

- During the fall of 2005 you should have received a notice from your present insurance carrier telling you whether your existing coverage is considered creditable. (Call your Benefits Administrator if you didn't get this notice.) *Be sure to SAVE this notice in case you don't enroll before May 15, 2006 and then decide you want to enroll later on!*
- During the fall of 2005 you should have received the "Medicare & You 2006" handbook from Medicare. It includes the names of plans available in your area.
- You can compare plans on-line and see what drugs are covered by each plan by going to Medicare's website and logging on to their "Plan Finder" tool.
- You may be receiving information and application materials from various companies that are offering plans in your area. Study the materials carefully, ask a lot of

questions, and feel free to contact CHOICES (1-800-994-9422) if you need help to find a plan that meets your needs.

- November 15, 2005 – May 15, 2006 you will be able to select a Medicare prescription drug plan. If you enrolled in November or December, your new coverage began on January 1, 2006. If you enroll after January 1, 2006 your coverage will begin on the first day of the next month. You can enroll in a plan on-line using the same Plan Finder tool described above.

14. Where can I get more information? Call CHOICES at 1-800-994-9422 to speak to a counselor at the Area Agency on Aging serving your area of the state. CHOICES counselors are trained and certified to assist you with your Medicare issues and concerns. They can also help with comparing and enrolling in a Medicare prescription drug plan and getting Extra Help to pay for your premiums, deductibles, and co-pays.

You can also get more information from these on-line sources:

- State of CT, Department of Social Services: www.ct.gov/Medicarerx
- Medicare: www.medicare.gov
- Social Security: www.socialsecurity.gov
- Center for Medicare Advocacy: www.medicareadvocacy.org
- Department of Social Services, Aging Services Division: www.ct.gov/agingservices

➔ What Is Medicare Advantage ?

The other option through which some Connecticut Medicare beneficiaries can receive their Medicare benefits is through a Medicare Advantage plan. Managed Advantage plans are often referred to as “HMOs,” (which means “health maintenance organizations”), PPOs (which means “preferred provider organizations”) and PFFSs (which means Private Fee for Service plans). The Medicare Advantage plan benefits are different from the Original Medicare “fee-for-service” system.

Medicare Advantage plans use a limited network of health care providers and facilities and a system of "prior approval" from a primary care physician, sometimes referred to as a "gatekeeper." Most plans allow you to select a primary care doctor from those that are part of the plan. Generally, the doctor authorizes, arranges for, and coordinates your care, and decides what care is reasonable and necessary.

In Connecticut, each plan does, however, require co-payments most times that you go to the doctor or use other services. You also must continue to pay the Part B premium. You will get all of the Medicare hospital and medical benefits to which you are entitled through the plan and retain all of your Medicare protections and appeal rights.

There are three forms of managed care available to beneficiaries in CT. They are Health Maintenance Organizations (HMOs), Preferred Provider Organizations (PPOs) and Private Fee For Service plans (PFFSs).

HMOs

The following companies are currently marketing Medicare Advantage plans in 2006 for some Connecticut Medicare beneficiaries: Health Net (formerly PHS), Oxford Health, and Wellcare. Each plan has a network of providers operating through private practice offices.

All of the Medicare Advantage plans available in Connecticut have an in network provider requirement. That means that you generally must receive all covered care from the doctors, hospitals, and other health care providers who are affiliated with the plan. Exceptions include emergency care and urgent care.

PPOs

A PPO is also a Medicare Advantage plan similar to an HMO. There is a preferred network of service providers and medical facilities. However, unlike an HMO, PPOs allow members to utilize out of network providers and facilities, usually

at a higher cost than if the beneficiary had used in-network physicians and hospitals.

United HealthCare offers the Evercare Choice PPO plan in CT. It is the only Medicare Advantage PPO plan available to Medicare beneficiaries in the state. In order to qualify for participation in the Evercare Choice PPO plan you must live in Fairfield, Hartford or New Haven Counties and be enrolled in both Medicare Part A and Part B. Evercare Choice is designed to meet the needs of frail elderly and those confined to a nursing home. This specific PPO plan has benefits that vary according to the condition of the member. Therefore, beneficiaries in the poorest health condition will receive the greatest benefit from the plan. This plan may not be the best choice for individuals who are not living in an institutional setting as the Evercare preferred provider network is established within nursing facilities. Using out-of-network providers can be very expensive.

PFFSs – New Option in CT!

A PFFS plan is also a Medicare Advantage plan. However, unlike HMOs or PPOs, PFFS plans set their own fees for services not Medicare. PFFS plans decide how much they will pay for any covered Medicare service. Beneficiaries in a PFFS may see any Medicare-approved physician who accepts the rates set by the plan. Physicians who accept the terms of a PFFS plan may not charge more than 115% of the contracted rate. Similar to HMOs and PPOs, PFFS plans may offer benefits in addition to those covered by original Medicare such as, extra days in a hospital.

While the benefits of HMOs, PPOs and PFFSs vary from plan to plan, every plan is required by Medicare law to provide all of the Original Medicare benefits. You must get all of your Medicare benefits through the plan.

A Medigap insurance policy will be of little or no value to you if you enroll in a Managed Care Plan in Connecticut since it will not pay any co-payments or premiums charged by the plan. The only situation where a policy might be of value is if you later decide to leave the plan to return to Original Medicare.

For more information on managed care plans, refer to the booklet, “Medicare Advantage Options in CT”, available from the **CHOICES** program at 1-800-994-9422.

➔ What if an Individual is told that Medicare Coverage is Not Available for a Medical Service?

The Medicare program is complex. It is not uncommon for individuals to be told that

coverage is not available for a medical service when it should be granted. Sometimes these denials are a result of errors; sometimes they are a result of efforts to save money. Regardless of the reason for the denial, the Medicare program has an appeal system that is meant to correct mistakes and help beneficiaries receive the Medicare coverage to which they are entitled.

➔ **When Should a Denial of Medicare Coverage Be Appealed?**

Individuals should appeal if the health services in question are ordered by their attending physician and if the services are not clearly excluded from coverage, (like most eyeglasses, hearing aids, and nursing home care when the individual did not have a prior hospital stay).

Appeal as soon as possible. There are deadlines which must be met for an appeal to be accepted. For a Medicare denial, the first step in a Part A or Part B appeal must be filed within 120 days of the denial. Forms for Medicare appeals are available at local Social Security offices. That is also where the individuals can file their appeals. Time is of the essence; do not delay.

There is also an expedited appeals process, for certain cases. In an urgent situation, when the life or health of a person (or the person's ability to regain maximum function) could be in jeopardy if he or she waited for the regular appeals process, an expedited appeal must be made. If requested (often with the doctor's help), an expedited decision generally must be made within 72 hours.

Note: The individual's attending physician is a key component to a successful appeal. Obtain a statement from the doctor explaining why the services are medically necessary and file this statement with the request for an appeal. Always keep copies of everything you submit.

➔ **Where Can I Get Help With Medicare Questions and Appeals?**

The Medicare program and appeal system may seem too complex to handle alone. Help is readily available at no cost for residents of Connecticut at the **Center for Medicare Advocacy, Inc. at 1-800-262-4414.**

Supplemental Insurance: “Medigap”

Health insurance that helps pay when Original Medicare doesn’t cover the full cost of services is known as “Medigap” insurance. Medigap insurance provides supplemental coverage for beneficiaries in the Original Medicare program. Medigap insurance is necessary because, as described above, Medicare often covers less than the total cost of the beneficiary’s health care. Both Medicare Parts A and B have gaps in coverage, *some* of which are covered by the various Medigap insurance plans. It is important to obtain Medigap insurance to cover these costs.

There are twelve standard Medigap policies which are labeled A through L. Policy A contains the basic or “core” benefit plan. The other nine policies contain the core benefits plus one or more additional benefits. The following is a list of the benefits that are contained in the core policy and that must be contained in all Medigap policies:

- ⇒ Part A hospital coinsurance for days 61-90 \$238/day in 2006;
- ⇒ Part A hospital lifetime reserve coinsurance for days 91-150 \$476/day in 2006;
- ⇒ 365 lifetime hospital days beyond Medicare coverage;
- ⇒ Parts A and B three pint blood deductible;
- ⇒ Part B 20% coinsurance.

Additional benefits are offered through policies B through L. Each plan offers a different combination of these benefits in addition to the core benefits. Additional benefits are:

- ⇒ Part A skilled nursing facility coinsurance for days 21-100 (\$119.00/day in 2006);
- ⇒ Part A hospital deductible (\$952 per benefit period in 2006);
- ⇒ Part B deductible (\$124/year in 2006);
- ⇒ Part B charges above the Medicare approved amount (if provider does not accept assignment);
- ⇒ Foreign travel emergency coverage;
- ⇒ At-home recovery (home health aid services);
- ⇒ Preventive medical care.

**NEW! Effective January 1, 2006 – 2 New Medigap Plans are Available
Medigap Plans K & L**

Beginning January 1, 2006, two new Medigap plans, Plans K& L will be offered.

Plan K will cover:

- ⇒ the cost sharing for Part B preventive services;
- ⇒ the Part A hospital co-insurance and an additional 365 days of hospital coverage;
- ⇒ 50% of the Part A and Part B blood deductibles;
- ⇒ the Part B co-insurance;
- ⇒ the skilled nursing facility co-insurance;
- ⇒ the cost sharing associated with the hospice benefit;
- ⇒ the Part A hospital deductible;
- ⇒ 100% of all cost sharing under Medicare Parts A and B for the rest of the calendar year once a beneficiary reaches an out-of-pocket limit of \$4000 in 2006.

Plan L will cover:

- ⇒ the cost sharing for Part B preventive services;
- ⇒ the Part A hospital co-insurance and an additional 365 days of hospital coverage;
- ⇒ 75% of the Part A and Part B blood deductibles;
- ⇒ the Part B co-insurance;
- ⇒ the skilled nursing facility co-insurance;
- ⇒ the cost sharing associated with the hospice benefit;
- ⇒ and the Part A hospital deductible;
- ⇒ 100% of all cost sharing under Medicare Parts A and B for the rest of the calendar year once a beneficiary reaches an out-of-pocket limit of \$2000 in 2006.

Policies B through L vary considerably. Each beneficiary must review the policies carefully and decide which coverage best suits their needs. There are many considerations when purchasing Medigap insurance. The most important consideration is a person's medical needs. The individual should look at his or her current needs and also look to potential future medical needs. Another major consideration is cost. A person must be able to afford the particular policy he or she desires. Other considerations include medical underwriting practices, pre-existing condition limitations, and the ability to switch from one policy to another. **Please refer to the Medigap charts on the following pages for more information on the benefits and rates.**

UPDATE! Medigap Changes in 2006

The *Medicare Prescription Drug, Modernization and Improvement Act (MMA)* contains provisions that affect Medigap insurance. This new law, which went into effect on January 1, 2006, changed coverage under Medigap plans H, I, and J and created two additional Medigap plans, designated K and L.

Changes to Medigap Plans H, I, & J

The *Medicare Prescription Drug, Modernization and Improvement Act (MMA) of 2003* includes a provision that prohibits the sale of any Medigap policy containing a prescription drug benefit. Therefore, beginning January 1, 2006 no new Medigap policies H, I and J will be sold with prescription drug coverage.

Information for those purchasing a Medigap policy for the first time:

As a result of MMA effective January 1, 2006 Medigap companies are no longer allowed to market or sell any Medigap plan with prescription drug coverage. Therefore, Medigap plans H, I and J are no longer being sold with a prescription drug benefit. Beneficiaries may still purchase plans H, I or J but should be aware that these plans no longer include drug coverage.

Information for beneficiaries who enrolled in plans H, I or J before January 1, 2006

Beneficiaries who enrolled in plans H, I or J prior to January 1, 2006 have the option of renewing their policies and retaining the prescription drug benefit. Individuals should carefully weigh the pros and cons of this decision as it could mean paying higher premiums for a Medicare prescription drug plan in the future. Policy holders have a few options in 2006. They can choose to do any one of the following:

- **Continue to renew their enrollment in plans H, I & J and retain the prescription drug benefit.** Beneficiaries can keep their existing drug coverage under plans H, I or J as long as they do not enroll into a Medicare prescription drug plan. Once an individual enrolls in a Medicare prescription drug plan he or she is electing to terminate their Medigap policy's prescription drug benefit. The prescription drug component of the Medigap policy will end on the first day that the Medicare Rx plan becomes effective.

The decision to renew existing drug coverage through plans H, I or J should be

made carefully. Beneficiaries who delay enrollment into a Medicare Rx plan in favor of keeping a Medigap plan with prescription drug coverage may face late enrollment penalties if they decide to enroll in the Medicare prescription drug program in the future. Individuals who do not have existing creditable coverage (that is coverage as good as or better than the Medicare Rx standard benefit) will incur a penalty of 1% per month for every month that they could have signed up for a Medicare Rx plan and did not. Plans H, I and J are not considered creditable coverage. Therefore individuals retaining these policies beyond May 15, 2006 will have to pay higher premiums if they decide to leave their Medigap plan and enroll in a Medicare Rx plan in the future.

Medigap companies sent a notice to their enrollees in the fall of 2005 informing them of whether or not the Medigap policy they have is considered creditable coverage. Most Medigap plans will not be considered creditable coverage because their coverage is not as good as the standard Medicare Rx benefit.

- **Decide to retain policy H, I or J and drop just the prescription drug coverage.** Beneficiaries who drop the prescription drug coverage benefit from their Medigap policy may enroll into a Medicare Rx plan in order to receive prescription drug coverage. The prescription drug component of the Medigap policy will end on the first day that the Medicare Rx plan becomes effective. In most cases, the monthly premiums of the Medigap plan will be adjusted to reflect the reduction in benefits.
- **Disenroll from the Medigap plan completely.** Beneficiaries also have the choice of switching to a different Medigap policy or joining a Medicare Advantage plan.

For more information on the recent changes to Medigap insurance contact the CHOICES Program in your region by calling 1-800-994-9422.



Your Rights to Buy a Medigap Policy

➔ What plans are you guaranteed to get into?

- ⇒ Connecticut residents age 65 and over are guaranteed acceptance into Medigap plans A-L
- ⇒ Persons under 65 with disabilities are guaranteed acceptance into Medigap plans A, B, and C

➔ What are the Pre-existing Condition Protections when choosing a Medigap policy in Connecticut?

- ⇒ Pre-existing conditions are covered by Original Medicare and also by Medicare managed care plans. Medigap policies may have a waiting period between two (2) to six (6) months (maximum) for coverage of these conditions. After that, your pre-existing condition must be covered.
- ⇒ Some insurance companies selling Medigap do not have a pre-existing condition waiting period. That means that if you have a medical condition before you join the plan, it will be covered as soon as the plan starts. For more information, please refer to the **CHOICES** Medigap rate chart on page 23.
 - ⇒ If you have been in a Medicare Advantage plan for at least 6 months or are replacing employer group health insurance that you have had for at least 6 months, a pre-existing condition *must* be covered immediately with no waiting period.
 - ⇒ If you have been enrolled in a Medicare Advantage plan or had employer group health insurance for less than 6 months:
 - You are given credit for the number of months you spent in the Medicare managed care plan.
 - For example, if you have had the managed care plan for four months, and the Medigap policy you want to join has a six month waiting period, you will be given credit for four months. Your waiting period for your condition to be covered will be two months.

➔ Did you enroll in Medicare managed care upon turning 65 but less than 12 months ago?

If yes, you have the right to choose between enrolling in another Medicare Advantage plan if any are available, or to disenroll and purchase *any* Medigap policy. Your pre-existing conditions will be covered immediately. You must purchase the Medigap policy within 63 days of disenrolling from the Medicare Advantage plan. Consider the

cost of the plans and how much you can afford.

➔ Did you enroll in a Medicare Advantage plan for the first time after turning 65, but less than 12 months ago? If yes, as a Connecticut resident, you have the right to:

- ⇒ Enroll in another Medicare Advantage plan if any are available, OR
- ⇒ Disenroll from the Medicare Advantage plan and purchase the same Medigap coverage previously held (if any) from the same company if it is still being sold, OR
- ⇒ Disenroll from the Medicare Advantage plan and purchase Medigap plans A through L. Refer to section above for information on rules for coverage of pre-existing conditions. Consider the cost of the plan and how much you can afford.

For more information on Medigap rights and protections, please contact the CHOICES program at 1-800-994-9422.

CHOICES 1-800-994-9422
TEN STANDARD MEDICARE SUPPLEMENTAL PLANS

MEDIGAP

CORE BENEFITS	A	B	C	D	E	F	G	H	I	J	K*	L**
Hospital coinsurance: Days 61 to 91	X	X	X	X	X	X	X	X	X	X	X	X
Hospital coinsurance: Days 91 to 150	X	X	X	X	X	X	X	X	X	X	X	X
Hospital Payment in full: 365 additional days	X	X	X	X	X	X	X	X	X	X	X	X
Part A and Part B blood deductible: First three pints of blood	X	X	X	X	X	X	X	X	X	X	50%	75%
Part B 20% coinsurance: Physician and other services	X	X	X	X	X	X	X	X	X	X	50%	75%

ADDITIONAL BENEFITS	A	B	C	D	E	F	G	H	I	J	K*	L**
Skilled Nursing Facility coinsurance: Days 21 to 100 - \$119 per day in 2006			X	X	X	X	X	X	X	X	50%	75%
Part A Hospital Deductible : \$952 in 2006		X	X	X	X	X	X	X	X	X	50%	75%
Part B Annual Deductible : \$124 in 2006			X			X				X		
Part B Excess Charges: Coverage for up to 115% percent of Medicare=s approved charge (Medigap policy will either pay 80% or 100% of excess charge)						100%	80%		100%	100%		
Foreign Travel Emergency: \$250 deductible, 80% of the cost of emergency care during the first two months of the trip, \$50,000 lifetime limit			X	X	X	X	X	X	X	X		
At-Home Recovery: Maximum benefit of \$1,600 annually				X			X		X	X		

* Plan K covers 100% of cost sharing for Medicare Part B preventive services and 100% of all cost sharing under Medicare Parts A and B for the balance of the calendar year once an individual has reached the out-of-pocket limit on annual expenditures of \$4,000 in 2006.

** Plan L covers 100% of cost sharing for Medicare Part B preventive services and 100% of all cost sharing under Medicare Parts A and B for the balance of the calendar year once an individual has reached the out-of-pocket limit on annual expenditures of \$2,000 in 2006.



7/20/2006- Monthly Medicare Supplement Rates for Standardized Plans in Connecticut

COMPANY	Telephone Number	Pre-ex. Cond. (1)	Disabled (2)	Date Approved (3)	A	B	C	D	E	F	F (4) High Deduct	G	H (6) w/out RX	I (6) w/out RX	J (6) w/out RX	K (7)	L (7)
INDIVIDUAL PLANS:																	
American Progressive L&H Ins. of NY	800-645-4116	3 mos.	A,B,C	03/13/06	\$167.56	\$216.90	\$261.28	\$237.29	\$241.99	\$261.96	\$66.02	\$217.82					
Anthem Blue Cross & Blue Shield	800-238-1143	6 mos.	A,B,C	11/01/05	\$118.57	\$143.60	\$183.55	\$171.44		\$183.89	\$57.00				\$185.80		
Bankers Life and Casualty	800-621-3724	N/A	A,B,C	12/15/05	\$301.13	\$241.58	\$336.27	\$286.75	\$213.68	\$270.34	\$33.15	\$300.26			\$214.02	\$115.36	\$153.17
GE Life & Annuity Assurance Co.	877-825-9337	N/A	A,B,C	04/27/06	\$145.05	\$176.78			\$178.69	\$215.19	\$67.71						
Globe Life & Accident Insurance Co.	800-801-6831	2 mos.	A,B,C	03/10/06	\$94.00	\$127.50	\$147.00			\$148.50							
Mutual of Omaha	800-775-6000	6 mos.	A	01/04/06	\$224.29			\$214.36		\$202.59		\$131.11					
Oxford Life Insurance Company	877-469-3073	N/A	A,B,C	02/17/06	\$325.30	\$418.92	\$502.91	\$482.89		\$522.93							
Pennsylvania Life Insurance Co.	877-366-5433	6 mos.	A	06/19/06	\$154.00			\$166.08		\$192.50		\$159.50					
State Farm Mutual Automobile Ins. Co.	866-855-1212	N/A	A,C	05/16/05	\$189.30		\$285.52			\$288.41							
United American Ins. Co. (Bankdraft)	800-331-2512	2 mos.	A,B,C	12/12/05	\$151.00	\$219.00	\$254.00	\$250.00		\$263.00	\$92.00	\$245.00				\$124.00	\$174.00
United Teacher Associates Ins. Co.	800-880-8824	6 mos.	A,B,C	11/10/05	\$195.46	\$229.45	\$272.93	\$230.81		\$274.28		\$232.16					
USAA Life Ins. Co.	800-531-8000	N/A	A	02/02/05	\$167.11			\$179.86		\$214.71		\$179.69					
GROUP PLAN:																	
United HealthCare – AARP (5)	800-523-5800	3 mos.	A,B,C	09/19/05	\$102.00	\$128.25	\$154.50	\$143.25	\$143.25	\$155.50		\$144.25	\$141.75	\$143.25	\$155.25	\$73.75	\$107.00

- (1) Applicability of waiting period for pre-existing conditions now limited due to new laws. Contact the individual company or CHOICES for further clarification.
- (2) Disabled plans are available to individuals on Medicare due to disability.
- (3) The date the rate change is approved is not necessarily the date the rate change will go into effect. Check with the company for the effective date.
- (4) High Deductible Plan provides the same benefits as Plan F after policyholder pays calendar year deductible (\$1,790 for 2006.) Detailed deductible information available from the plan.
- (5) Individuals 65 or older must be members of AARP in order to purchase the United HealthCare group policy. Individuals under 65 can join either the individual plan from United HealthCare or if they are members of AARP, they may purchase the group plan.
- (6) Plan may only be sold on or after 1/1/06; In-force plans H,I & J with prescription drug coverage may continue to be renewed after 1/1/06 but not plans H,I or J may sold with Rx coverage on or after 1/1/06. Rates for plans H, I & J with Rx coverage are not reflected on this chart. Call specific company directly for rate information.
- (7) Plan may only be sold on or after 1/1/06

NOTE: These rates reflect the lowest rates of availability from each company and may place certain restrictions on method of payment. They are accurate to the extent available to CHOICES from the CT Department of Insurance as of this date. Rates are subject to change. For complete information, please call the specific insurance company. CHOICES is a cooperative program of the State of Connecticut Department of Social Services, the Area Agencies on Aging, and the Center for Medicare Advocacy.

TRICARE for Life

TRICARE for Life (TFL) is a new Medicare supplemental coverage program developed and offered by the Department of Defense for retired military personnel. This program began October 1, 2001. TRICARE provides medical services and support to Medicare eligible military retirees (including retired members of the Guard and Reservists) and their Medicare eligible dependants. Widows and certain former spouses may also be eligible for coverage under TFL if they were eligible for military retiree's benefits before the age of 65.

If eligible, beneficiaries receive all Medicare covered benefits under the Original Medicare Plan, plus all TFL covered benefits. TRICARE offers three health care options:

1. TRICARE Prime
2. TRICARE Standard
3. TRICARE Extra

TRICARE also offers a prescription drug plan called the TRICARE Senior Pharmacy Program which began April 1, 2001.

In order to be eligible for TRICARE you MUST:

1. Be registered with all current information in the Defense Enrollment Eligibility Reporting System (DEERS)
2. Be retired from the military, Guard or Reserves (or be a qualified dependent or former spouse)
3. Be enrolled in Medicare Part A & B

Other eligibility requirements may apply

NOTE: *Not all veterans qualify for TRICARE. To find out if you qualify for any of the above programs and to receive more information on TRICARE for Life call 1-888-DOD-LIFE or for information on the TRICARE Senior Pharmacy Program contact 1-877-DOD-MEDS or on the Web at www.tricare.osd.mil*

Beneficiaries Eligible for TRICARE Auto-Enrolled into Medicare Part B

As a result of the *Medicare Modernization Act of 2003 (MMA)*, the Social Security Administration began auto-enrolling beneficiaries who are TRICARE eligible into Medicare Part B during the last week of September, 2004. The auto-enrollment requires little to no action from the beneficiary. Effected beneficiaries will receive a letter from both the Social Security Administration and the Department of Defense explaining that they have been auto-enrolled into Medicare Part B, their rights and responsibilities and emphasizing the fact that all beneficiaries entitled to Medicare Part A and Part B must enroll in both in order to remain eligible for TRICARE. These beneficiaries will only be responsible for paying the standard monthly premium of \$88.50 in 2006.

For more information on TRICARE changes log onto www.tricare.osd.mil/medicare or call Tricare at...

Eligibility Screening Tool

BenefitsCheckUpRx - Eligibility Screening Tool

Are you in search of financial and prescription drug assistance? You may want to try BenefitsCheckUp. BenefitsCheckUp is a free online eligibility screening tool developed by the National Council on Aging (NCOA) to assist seniors and their caregivers in finding state and federal programs and services for which they may be eligible.... www.benefitscheckup.org

A new feature to this site is BenefitsCheckUpRx which can assist you in finding prescription drug discount programs. It takes approximately fifteen minutes to complete the online questionnaire. It does require that you provide some financial information. However, the questionnaire is anonymous and does not ask for any personal identifying information. At the conclusion of the screening you will get a report outlining programs for which you may be eligible.

You may complete the questionnaire on your own by logging onto www.ct.gov/agingservices and clicking on “BenefitsCheckUp” or you may call the CHOICES program at 1-800-994-9422 and a CHOICES counselor will assist you.

Special Low Income Assistance

There are several programs through the Department of Social Services which provide health care assistance. These programs include QMB, SLMB, ALMB, ConnPACE, ConnMAP, and Medicaid.

➔ What is QMB?

QMB is the Qualified Medicare Beneficiary program. The **QMB** program provides important payments for Medicare beneficiaries of modest financial means. To qualify the individual must be eligible for Medicare and must meet income guidelines.

The Income Guidelines until April 1st, 2006 are:

- ⇒ Monthly income allowed in CT: \$981 for an individual (\$1,024.00 effective 4/1/06) and \$1,436 for a couple (\$1,514.00 effective 4/1/06). These figures change on April 1st each year.
- ⇒ Personal assets, including cash, bank accounts, stocks, and bonds cannot exceed \$4,000 for an individual and \$6,000 for a couple.

If the individual qualifies for the **QMB** program, the following benefits are available:

- ⇒ Payment of Medicare Part A monthly premiums (if applicable, \$393/month in 2006);
- ⇒ Payment of Medicare Part B monthly premiums (\$88.50 in 2006);
- ⇒ Payment of Part B annual deductible (\$124/year in 2006);
- ⇒ Payment of co-insurance and deductible amounts for services covered under both Medicare Parts A and B.

Note: Individuals who are eligible for **QMB** probably do not need to purchase or retain a **Medigap** insurance policy. Check to see if the **Medigap** policy covers important services not covered by the **QMB** program. See page 5 of this booklet to learn how individuals on **QMB** may qualify for the new Medicare prescription drug program and the Extra Help to cover the associated costs.

➔ What is SLMB?

SLMB is the Specified Low-Income Medicare Beneficiary program. The **SLMB** program provides limited payments for some Medicare beneficiaries. To qualify the

individual must be eligible for Medicare and must meet income guidelines.

The Income Guidelines until April 1st, 2006 are:

⇒ Monthly income allowed in CT: \$1,140.60 for an individual (1,187.40 effective 4/1/06) and \$1,650.00 for a couple (1,734.00 effective 4/1/06). These figures change on April 1 each year.

⇒ Personal assets, including cash, bank accounts, stocks, and bonds can not exceed \$4,000 for an individual and \$6,000 for a couple.

If the individual qualifies for the **SLMB** program, the following benefits are available:

⇒ Payment of Medicare Part B monthly premiums (\$88.50 in 2006);

**** See special note on page 5 of this booklet to learn how individuals on SLMB may qualify for the new Medicare prescription drug program and the Extra Help to help to cover the associated costs.**

➔ What is ALMB (QI)* ?

ALMB is the Additional Low-Income Medicare Beneficiary program. Another name for this program is the Qualifying Individual (QI) program. The **ALMB** program provides the same benefits as the SLMB program (payment of Part B premium), but is subject to available program funding. The income guidelines are also different from SLMB:


⇒ Monthly income allowed in CT in 2005 for Group 1: \$1,260.30 for an individual (\$1,309.95 effective 4/1/06) and \$1,810.50 for a couple (\$1,899.00 effective 4/1/06). These figures change April 1 each year.

⇒ **ALMB Group 1 program has been extended through September 30, 2007. It is unclear if the program will be extended beyond that time. Contact your local Area Agency on Aging CHOICES counselor for more information on the status of the ALMB program.**

**** See special note on page 5 of this booklet to learn how individuals on ALMB may qualify for the new Medicare prescription drug program and the Extra Help to help to cover the associated costs.**

Applications and information about the QMB, SLMB, and ALMB programs

are available at the individual's local Connecticut Department of Social Services office, listed in Appendix M-1 through Appendix M-3 in this booklet.



CONNPACE – 2006 Update!

ConnPACE, the Connecticut Pharmaceutical Assistance Contract to the Elderly, helps eligible persons pay for most prescription drugs.

Who is Eligible?

- ◆ You must be 65 or older or a person over age 18 with a disability; and
- ◆ Your income must not exceed maximum limits. Effective **January 1, 2006**: Single applicants: \$22,300; married couple: \$30,100. *Income limits increase each January 1st based on the Social Security Cost of Living increase; and
- ◆ You must have been living in Connecticut for at least 183 days prior to application.
- ◆ In most cases, you **may not** have another insurance plan that covers a portion of all of your prescriptions.
- ◆ You **may** have an insurance plan that provides a maximum of benefits. Eligibility will be granted when you have reached your maximum benefit.
- ◆ You **may** have an insurance plan that covers only generics; under certain circumstances, ConnPACE may cover brand name drugs for which there are no generic equivalents as well as brand name versions of drugs that have generics.
- ◆ If you are eligible for ConnPACE, you are also automatically eligible for the Connecticut ConnMAP program. ConnMAP requires Connecticut Medicare providers to accept assignment.

How much does it cost?

- ◆ Enrollment in the ConnPACE program is \$30 per year per person.
- ◆ A co-payment of \$16.25 will be charged by the pharmacy for each prescription filled.

What is Prior Authorization?

There are three situations in which ConnPACE recipients need to have their physician or pharmacist obtain prior authorization in order to have ConnPACE pay the program's portion of the prescription drug costs. The three circumstances requiring Prior Authorization are:

- Being issued a prescription written as "Brand Medically Necessary" when there is a generic equivalent
- Being issued a drug that costs over \$500
- Seeking a refill when less than 75% of the previously issued drug has been utilized

Prior authorization (PA) for brand name prescriptions and for some early refills (controlled drugs) requires the prescribing physician to complete certain forms in order to obtain PA for you. In instances when you are obtaining a refill early (most drugs) or picking up a prescription costing over \$500 the Pharmacist will initiate the PA process for you. You should not have to do anything except remind your prescribing physician that you are on ConnPACE and may need PA.

For more information on Prior Authorization and to view Prior Authorization forms log onto www.ctpharmacyprogram.com or call ACS the Department of Social Services' contractor for Prior Authorization at 1-866-759-4113.

What are the changes to ConnPACE?

In 2006 the ConnPACE program has been undergoing some changes. Important changes to the program that you should know about are:

- ◆ ConnPACE will wrap-around the new Medicare prescription drug benefit (also called Medicare Rx and Medicare Part D)
- ◆ Every ConnPACE recipient who has Medicare Part A and/or B is required to enroll in a Medicare Rx plan
- ◆ Individuals with incomes below \$14,335 (single) or \$19,245 (couple) and countable assets below \$10,000 (single) and \$20,000 (couple) are also required to apply for Extra Help through the Social Security Administration to help cover costs associated with Medicare Rx.

How will ConnPACE work with the new Medicare prescription drug program (Medicare Rx)?

January 1, 2006 a new prescription drug program became available to people on Medicare. The program known as Medicare Rx or Medicare Part D pays for outpatient prescription drugs, insulin and insulin supplies and “stop smoking” drugs. If you have Medicare and ConnPACE, you need to enroll in a Medicare prescription drug plan or wait for ConnPACE to select one for you. You will not lose ConnPACE, but the way you get your prescription drugs will change in 2006.

On December 1, 2005 Governor Rell signed into law a Bill that allows ConnPACE to “wrap-around” (meaning “work with”) the new Medicare prescription drug program. ConnPACE recipients who are also enrolled in Medicare Part A and/or B are required to select and enroll in a Medicare Rx plan. Additionally, those recipients with incomes below \$14,335 (single) or \$19,245 (couple) and countable assets below \$10,000 (single) and \$20,000 (couple) are required to apply for Extra Help available to cover costs associated with Medicare Rx.

Will my ConnPACE benefits change when I enroll in Medicare Rx?

Yes, you will have some changes but most will save you money. Here is a summary of how some things will change and others will stay the same:

- The plan that you enroll in will give you a member card that you will use at the pharmacy, just like you use your ConnPACE card now. You may also be able to get prescriptions by mail if this feature is available in the plan you select.
- You’ll still pay your annual \$30 ConnPACE membership fee.
- You won’t have to pay any monthly premiums for Medicare coverage.
- The plan you select may have an annual deductible; however, during the time that you are meeting this deductible you’ll never pay more than \$16.25 for each prescription you fill.
- You won’t have any gaps in coverage.
- You’ll still be able to get all of the drugs you take now but may have to go through an exceptions process to do so if the drugs are not covered by your Medicare Rx plan.

- You'll still have a co-pay. The amount you pay will depend on the amount of your income and assets, but it will never be more than \$16.25. It may even be less – as low as \$2/\$5 (for generic or brand-name drugs).

How do I select and enroll in a Medicare Rx plan?

ConnPACE recipients have a few options for selecting and enrolling into a Medicare prescription drug plan. If you are on ConnPACE you can:

- 1. Select and enroll in a Medicare Rx plan on your own.** Individuals can select and enroll into any one of the 44 Medicare Rx plans on their own logging onto www.Medicare.gov and using the online Medicare Rx plan finder tool. You can also call 1800-Medicare or CHOICES at 1-800-994-9422 and a trained counselor will assist you.
- 2. Wait for ConnPACE to enroll you into a Medicare Rx plan.** If you do not select and enroll into a plan on your own ConnPACE will select a plan for you and enroll you into that plan. See the next question for more information on the auto-enrollment process.

Will ConnPACE select and enroll me into a Medicare Rx plan?

Yes. If you do not select and enroll in a Medicare Rx plan on your own ConnPACE will select one for you. ConnPACE will enroll recipients in groups between now and May 15, 2006. ConnPACE recipients will be enrolled in the following order:

Group 1 - Individuals with both ConnPACE and a Medicare Savings Program (QMB,SLMB,ALMB/QI)

Group 2 – Individuals with both ConnPACE and the Extra Help who are not on a Medicare Savings Program

Group 3 – All other ConnPACE recipients who are not receiving the Extra Help or on a Medicare Savings Program

Because ConnPACE is enrolling people into the Medicare prescription drug program on an ongoing basis you may not hear from ConnPACE until the spring of 2006. Don't worry. ConnPACE will continue as usual for you until you are enrolled into a Medicare Rx plan.

ConnPACE will send you a letter in the mail telling you which Medicare Rx plan has

been selected for you. You will have a certain amount of time to let ConnPACE know if you would like to enroll into a different plan. If you do nothing ConnPACE will enroll you into the plan named in your letter.

For more information on the ConnPACE auto-enrollment process call ConnPACE at 1-800-423-5026 or a CHOICES counselor at 1-800-994-9422.

I enrolled into a Medicare Rx plan on my own but just received a letter from ConnPACE informing me that the State has selected a different plan for me. Why did I receive this letter? Do I have to change to the plan that ConnPACE selected for me?

If you have already enrolled into a Medicare Rx plan on your own you will still receive a letter from ConnPACE telling you which plan the state has identified as the best choice for you. You may change to the plan that ConnPACE selected for you or you can remain in the plan you chose on your own. ***If you wish to stay in the plan you selected on your own no action is necessary.*** If you want to switch to the plan that ConnPACE selected for you, you will need to let ConnPACE know this within a few days of receiving the plan selection notice. Keep in mind that changing to the plan that ConnPACE selected for you will count as your one allowable Medicare Rx plan change for the year.

I am on ConnPACE and qualify for the Extra Help to pay for the costs associated with Medicare Rx. Do I have to apply for the Extra Help?

Yes. ConnPACE recipients with incomes below \$14,335 (single) or \$19,245 (couple) and countable assets below \$10,000 (single) and \$20,000 (couple) are required to apply for Extra Help available to cover costs associated with Medicare Rx.

Like the Medicare prescription drug benefit itself, the Extra Help subsidy will save you money. With ConnPACE and the Extra Help together, you will pay no premiums, and as little as \$2/\$5 per prescription. It will also save money for the State of Connecticut. For this reason, ConnPACE may have asked you to complete an application for Extra Help *if* your income (according to ConnPACE records) is below the Extra Help income limit. Both Medicare and ConnPACE mailed Extra Help applications to many people during the summer of 2005. If you received an application but haven't filled it out yet, please do so right away. If you lost or discarded the Extra Help application, you can get another one from ConnPACE, Social Security or CHOICES.

Who do I call if I have specific questions about Medicare Rx and the ConnPACE wrap-around?

For more information about how ConnPACE will work with the new Medicare prescription drug program contact CHOICES at 1-800-994-9422 and a trained counselor will be able to assist you. You may also request the CHOICES booklet “Medicare Prescription Drug Coverage: Information for ConnPACE Recipients”.

Who do I call if I have specific questions about ConnPACE?

You may call ConnPACE directly from within the state at 1-800-423-5026 or you may call the CHOICES Program from within the state at 1-800-994-9422 and a trained counselor will assist you.

How Do I Apply for ConnPACE?

Call 1-800-423-5026 for an application or for more information.

Please be aware that there may be additional changes to the ConnPACE Program in the future. For information regarding any new program changes please contact your regional Area Agency on Aging CHOICES Counselor listed at the back of this booklet.

➔ What is ConnMAP?

ConnMAP is the Connecticut Medicare Assignment Program for income-eligible residents enrolled in Medicare Part B. ConnMAP assures, eligible persons, that Medicare providers will not charge more than the Medicare approved reasonable charge for Medicare Part B covered services. ConnMAP does not pay any portion of the bill. People with ConnMAP still have out-of-pocket expenses such as Medicare deductibles and co-insurances, unless they purchase supplemental insurance (Medigap) to cover these expenses. ConnMAP does not apply to Medicare Advantage plans.

Who is eligible?

- ◆ You must be enrolled in Medicare Part B
- ◆ You must meet income guidelines: **effective Jan. 1, 2006**; Single applicants: \$36,795; married couple: \$49,665. Income guidelines change Jan. 1st of each year.

- ◆ You must have been living in Connecticut for at least 183 consecutive days (6 months) immediately prior to the date of application.
- ◆ If you are eligible you will be issued a ConnMAP card. You must show the card to providers prior to treatment. Providers are required to treat patients with ConnMAP
- ◆ If you are enrolled in ConnPACE at Part B, you don't need to apply for ConnMAP. A ConnPACE card may be used in lieu of a ConnMAP card.

How much does it cost?

There is no fee to enroll and participate in the ConnMAP program.

How do I apply?

For an application and more information call 1-800-443-9946.

➔ What is Medicaid?

Medicaid is a needs-based program which was created by Congress to help pay for medical care for certain elderly, disabled, and other persons who meet the very strict income eligibility criteria. Medicaid policies are complex and have been debated and changed often during recent years.

Also known as "Title 19," Medicaid is jointly financed by the federal and state governments. While each state is required to adhere to the basic eligibility and benefit requirements contained in the federal statute and regulations, significant details vary from state to state.

Like Medicare, Medicaid provides payment for health care services, but it is very different from Medicare in a number of ways. Unlike Medicare, Medicaid eligibility is predicated upon the income and assets of the beneficiary. In general, Medicaid is only available for individuals who do not have sufficient income and assets to pay for their own medical treatment - according to Medicaid's strict income criteria. However, Medicaid is not available to all such individuals. Only certain people, those who are 65 years of age or older, those who are disabled, as defined by the Social Security Administration, young children, and their caretaker relatives, may qualify for Medicaid.

Medicaid covers far more nursing home care than Medicare, since it pays for

necessary custodial, as well as skilled care, and it has no limit on how long nursing home care may be covered for eligible individuals. Significantly, both Medicare and Medicaid can be a source of funding for home care which extends over a long period of time. Medicare, however, only covers home health care if the individual is homebound and needs some skilled nursing or therapy services. Medicaid, on the other hand, does not always require that a person be homebound in order to receive home health benefits, and it may or may not require that the person need a skilled service to qualify for the home care benefit.

Medicaid financial eligibility rules differ depending upon the state of residence and living arrangement of the applicant. In particular, the rules for establishing eligibility for Medicaid for a person living in the community are very different from the rules governing eligibility for those residing permanently in nursing homes.

**** Important changes in coverage beginning January 1, 2006 ****

If you are a Medicaid recipient and are also eligible for Medicare Part A and/or B, the way that you receive prescription drug coverage has changed. As a result of the *Medicare Modernization Act of 2003*, beginning January 1, 2006 full dual eligible individuals (those with both Medicare and full Medicaid) now receive prescription drug coverage through the new Medicare prescription drug program, Medicare Rx not Medicaid. Medicaid recipients in most cases **MUST** be enrolled in a Medicare Rx plan in order to retain their Medicaid health insurance benefits. Most full dual eligible individuals were enrolled into a Medicare Rx plan by Medicare in the fall of 2005. Letters went out to full dual eligible individuals informing them of the change in benefits and providing the name of the prescription drug plan that Medicare selected for them. Additionally, full duals should have received ID cards and welcome packets directly from the Medicare Rx plan.

Full dual eligible individuals in CT who are enrolled into a Medicare Rx plan will continue to have a co-pay of \$0 for their medications.

NOTE: If you are a Medicaid recipient and live in the community, and you are **NOT** eligible for Medicare Part A and/or B your prescription drugs will continue to be covered by the Medicaid program as usual.

For more information on Medicaid in general contact your regional DSS office, listed in the blue pages of the telephone book or in the **CHOICES** booklet, "Original Medicare and Supplemental Options."

For more information about Medicare Rx contact 1-800-Medicare or the CHOICES program at 1-800-994-9422 and a trained counselor will assist you.

Note: Applications and information about the Medicaid program are available at the individual's local Connecticut Department of Social Services office, listed in Appendix M-1 through Appendix M-3 in this booklet.

DEPARTMENT OF SOCIAL SERVICES OFFICES

Bridgeport Office
925 Housatonic Avenue
Bridgeport, CT 06606-5700

Telephone Number: 203-551-2700
FAX Number: 203-579-6790

Towns Served: Bridgeport, Easton, Fairfield, Monroe, Stratford, Trumbull

Bristol Office
45 North Main Street
Bristol, CT 06010-8111

CLOSED

Towns Served: Avon, Canton, Farmington, Simsbury, - **Now Call Hartford Office**
860-723-1000
Bristol, Burlington, Plymouth and Southington - **Now Call New Britain**
Office 1-866-723-2591

Danbury Office
342 Main Street
Danbury, CT 06810-4783

Telephone Number: 203-207-8900
FAX Number: 203-207-8970

Towns Served: Bethel, Bridgewater, Brookfield, Danbury, New Fairfield, New Milford,
Newtown, Redding, Ridgefield, Sherman

Hartford Office
3580 Main Street
Hartford, CT 06120-1187

Telephone Number: 860-723-1000
FAX Number: 860-566-7144

Towns Served: Bloomfield, East Granby, Granby, Hartford, Newington, Rocky Hill,
Suffield, West Hartford, Wethersfield, Windsor, Windsor Locks

Manchester Office
699 East Middle Turnpike
Manchester, CT 06040-3744

Telephone Number: 860-647-1441
Toll Free: 800-859-6646

Towns Served: Andover, Bolton, East Hartford, East Windsor, Ellington, Enfield,
Glastonbury, Hebron, Manchester, Marlborough, Somers, South Windsor,
Stafford, Tolland, Vernon

DEPARTMENT OF SOCIAL SERVICES OFFICES

Meriden Office
55 West Main Street
Meriden, CT 06450

CLOSED

Towns Served: Meriden, Wallingford - **Now Call New Haven Office- 203-974-8000**

Middletown Office
117 Main Street Extension
Middletown, CT 06457-3843

Telephone Number: 860-704-3100
Clinton, Deep River, Essex,
Old Saybrook: 860-388-3515
Guilford: 203-453-8009
Madison: 203-245-5655
FAX Number: 860-704-3057

Towns Served: Chester, Clinton, Cromwell, Deep River, Durham, East Haddam,
East Hampton, Essex, Guilford, Haddam, Killingworth, Lyme, Madison,
Middlefield, Middletown, Old Lyme, Old Saybrook, Portland, Westbrook

New Britain Office
270 Lafayette Street
New Britain, CT 06053-4174

Telephone Number: 860-612-3400
FAX Number: 860-612-3505

Towns Served: Berlin, New Britain, Plainville

New Haven Office
194 Bassett Street
New Haven, CT 06511-1059

Telephone Number: 203-974-8000
FAX Number: 203-789-6930

Towns Served: Ansonia, Bethany, Branford, Derby, East Haven, Hamden, Milford,
New Haven, North Branford, North Haven, Orange, Seymour, Shelton,
West Haven, Woodbridge

Norwalk Office
7 Concord Street
South Norwalk, CT 06854-3705

CLOSED

Towns Served: Norwalk, Weston and Westport - **Now Call Bridgeport Office**
203-551-2700 or Toll Free 1-877-551-2700
New Canaan and Wilton - **Now Call Stamford Office**
203-251-9300 or Toll Free 1-866-663-9300

DEPARTMENT OF SOCIAL SERVICES OFFICES

Norwich Office
Uncas-on-Thames
401 West Thames Street – Unit 102
Norwich, CT 06360-7167

Telephone Number: 860-823-5000
FAX Number: 860-892-1583

Towns Served: Bozrah, Colchester, East Lyme, Franklin,
Griswold, Groton, Lebanon, Ledyard, Lisbon, Montville,
New London, North Stonington, Norwich, Preston, Salem, Sprague,
Stonington, Voluntown, Waterford, Woodstock

Stamford Office
1642 Bedford Street
Stamford, CT 06905-4731

Telephone Number: 203-251-9300
FAX Number: 203-251-9310

Towns Served: Darien, Greenwich, Stamford

Torrington Office
62 Commercial Street, Suite 1
Torrington, CT 06790-9983

Telephone Number: 860-496-6900
Toll Free: 800-742-6906
FAX Number: 860-496-6977

Towns Served: Barkhamsted, Bethlehem, Canaan, Colebrook, Cornwall, Goshen,
Hartland, Harwinton, Kent, Litchfield, Morris, New Hartford, Norfolk, North
Canaan, Roxbury, Salisbury, Sharon, Thomaston, Torrington, Warren,
Washington, Winchester, Woodbury

Waterbury Office
249 Thomaston Avenue
Waterbury, CT 06702-1397

Telephone Number: 203-597-4000
FAX Number: 203-597-4048

Towns Served: Beacon Falls, Cheshire, Middlebury, Naugatuck, Oxford, Prospect,
Southbury, Waterbury, Watertown, Wolcott

Willimantic Office
676 Main Street
Willimantic, CT 06226-2702

Re-opened – Public Hours Mondays, Tuesdays & Fridays
Telephone Number: 860-465-3500
Fax Number: 860-465-3555

Towns Served: Ashford, Brooklyn, Chaplin, Columbia, Coventry, Eastford, Hampton,
Killingly, Mansfield, Plainfield, Pomfret, Putnam, Scotland, Sterling,
Thompson, Union, Willington, Windham (Willimantic) and Woodstock

Find CHOICES about your Health Insurance concerns at ... **Your Regional Area Agency on Aging**

Each of Connecticut's regional Area Agencies on Aging are staffed with a **CHOICES** Program Coordinator and informational assistants who have received special training in health insurance matters such as Medicare, Medicaid, Medicare Supplement Insurance (Medigap), Long Term Care Insurance and other related state and federal programs. Trained volunteers are also available to meet with seniors and other Medicare beneficiaries at sites throughout Connecticut. Call your Area Agency on Aging for free written information or advice, or referral to a counselor for further assistance. *Counselors do not sell insurance. They provide the information and assistance necessary for consumers to understand their rights, receive benefits to which they are entitled, and make informed **CHOICES** about health insurance and other aging concerns.*

Connecticut's Area Agencies on Aging are private, nonprofit organizations which serve the needs of older persons as a focal point and resource center for information, program development and advocacy.

Senior Resources/Eastern CT Area

Agency on Aging

4 Broadway 3rd Floor

Norwich, CT 06360; 860-887-3561

www.seniorresourcesec.org

Agency on Aging of South Central Connecticut

One Long Wharf Drive

New Haven, CT 06511; 203-785-8533

www.agencyonaging-scc.org

North Central Area Agency on Aging

Two Hartford Square West, Suite 101

Hartford, CT 06106; 860-724-6443

www.ncaaact.org

Southwestern CT Agency on Aging

10 Middle Street

Bridgeport, CT 06604; 203-333-9288

www.swcaa.org

Western CT Area Agency on Aging

84 Progress Lane

Waterbury, CT 06705; 203-757-5449

www.wcaaa.org

**Or call them toll-free through the
CHOICES Health Insurance Hotline
1-800-994-9422 (in state only)**

CHOICES Health Insurance Assistance Program

CHOICES is coordinated by the Aging Services Division of the CT Department of Social Services and operated through CT's five Area Agencies on Aging. Specifically, the acronym "CHOICES" represents **C**onnecticut's program for **H**ealth insurance assistance, **O**utreach, **I**nformation and referral, **C**ounseling, and **E**ligibility **S**creening. The purpose of this program is to enable older persons to understand and exercise their rights, receive benefits to which they are entitled, and make informed choices about quality of life issues. For more information, including publications such as "Medicare Managed Care (HMO) in CT" and "Prescription Drug Assistance", please go to www.ct.gov/agingservices.

CHOICES has been designated as the official State Health Insurance Program (SHIP) for the State of Connecticut. It is funded in large part by the Centers for Medicare and Medicaid Services (CMS) of the U. S. Dept. of Health and Human Services, which administers the Medicare program for the federal government. CMS publishes a number of booklets and pamphlets on specific parts of the Medicare program. You can request these publications by calling the Medicare Hotline at 1-800-638-6833. You can also see or print them from the Internet at: www.medicare.gov.

Center for Medicare Advocacy, Inc.
P. O. Box 350, Willimantic, Connecticut 06226
860-456-7790 or 1-800-262-4414

The Center for Medicare Advocacy is staffed by attorneys, nurses, paralegals, and technical assistants and provides legal advice, self-help materials, and representation to elders and people with disabilities who are unfairly denied Medicare coverage. The Center's advice, written materials, and legal assistance are free to residents of Connecticut.

The Center also produces a wide array of self-help packets, booklets, and brochures. These materials are free to all residents of Connecticut as a part of the state's comprehensive Medicare Information, Education, and Representation program.

The Center's staff members serve as consultants and trainers for groups which are interested in learning about Medicare coverage and appeals. The Center also responds to approximately 6,000 calls each year on its Connecticut toll-free line and provides legal support and training for Connecticut's CHOICES program. In addition, the organization is involved in policy development, education, and litigation activities of importance to Medicare beneficiaries nationwide and has an office in Washington, DC.

The Center is an integral member of the CHOICES team, funded in large part by a grant from the State of Connecticut Department of Social Services.

For up-to-date Medicare information and advocacy tips, visit the Center's Website: www.medicareadvocacy.org